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Substitute for form 1449-PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use as many sheets as necessary)		Application Number	10/695,412
		Filing Date	October 27, 2003
		First Named Inventor	Cheryl Phillips
		Art Unit	2876
		Examiner Name	Daniel A. Hess
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		Attorney Docket Number	34250-1151

U. S. PATENTS				
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		5,237,159	08-17-1993	Stephens et al.
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		7,299,979	11-27-2007	Phillips, et al.
		RE39736	07-17-2007	Morrill, Jr.
Examiner Signature			Date Considered	

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		20020065786	05-01-2002	Martens et, al.
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		20060202024	09-14-2006	Phillips, et al.
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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Patent Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>2</sup> (if known)				
		WO 01/97134 A1	12-20-2001	Timothy P. Barber		
Examiner Signature				Date Considered		

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the articles (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog etc.) date, page(s), volume-issue number(s), publisher, city and-or country where published.	T <sup>2</sup>
		Disclosure Under 37 CFR § 1.56 dated December 3, 2008, filed for Serial No. 10/695,412.	
		NACHA-ARC, VOSE, MARK, 3 pages, 2002. Downloaded on 30 August 2008 from <a href="http://www.digitalcheck.com/pdf/NACHA_ARC_Check_Truncation_Rules.pdf">http://www.digitalcheck.com/pdf/NACHA_ARC_Check_Truncation_Rules.pdf</a>	
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